

*John & Roxanne Higgins*  
 505 Silverwood Ct.  
 Lincoln, CA 95648

To date, Class Counsel have not been compensated for any of the work performed in the bankruptcy proceeding to establish the settlement fund, or reimbursed for the expenses they incurred. Class Counsel are asking the Bankruptcy Court for an award of attorneys' fees and reimbursement of expenses equal to 30% of the settlement fund, for a total amount of \$447,767.00. The actual fees that Class Counsel incurred are more than \$516,000, which is substantially higher than the fee amount they are now requesting. Any award of attorneys' fees and expenses approved by the Court will be paid from the settlement fund. Under no circumstances will you be personally liable for Class Counsel's fees or expenses.

You may comment in support of or in opposition to Class Counsel's request for attorneys' fees and expenses. The Bankruptcy Court will hold a hearing on July 26, 2012 at 9:45 AM, to decide whether to award Class Counsel's fee request. You do not have to go to the hearing. Your objections or comments must be submitted in writing. You must send the original objection or comment to the Clerk of the Bankruptcy Court and send copies to Class Counsel at the following addresses, so that your objections or comments *are received* no later than July 19, 2012:

Bankruptcy Court Address:

Clerk of the Bankruptcy Court  
 U.S. Bankruptcy Court, Room 621  
 Southern District of New York  
 One Bowling Green  
 New York, New York 10004-1408

Anderson Class Counsel's Address:

A.J. De Bartolomeo, Esq.  
 Girard Gibbs LLP  
 601 California Street  
 Suite 1400  
 San Francisco, California 94108

*Support you  
in collecting fees  
A.J. Higgins  
6-19-12*

Your comment in support of or in opposition to Class Counsel's request for attorneys' fees and expenses must: (a) include a reference at the beginning to *Anderson Claim No. 51093 Request for Attorneys' Fees*, Chapter 11 Case No. 09-50026 (REG); (b) list your full name, address, and telephone number; (c) contain a written statement of the grounds supporting your position; (d) state whether you intend to appear at the Court's hearing on the motion for attorneys' fees; and (e) include your signature or your counsel's signature. If you do not present your views in writing in accordance with the procedures and deadline set out in this Notice, your views will not be considered, and you will waive any objections you have.

If you want your own lawyer to appear and speak at the hearing on your behalf, you must also state in your written objections or comments that you intend to have your lawyer appear and speak for you, and state the name, address, and telephone number of your lawyer.

Dated: New York, New York  
 May 14, 2012

*Anderson Class Counsel*  
 Girard Gibbs LLP  
 601 California Street, Suite 1400  
 San Francisco, CA 94108

